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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISION

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Shirley Ann Ginwright**

Case No: **20-10872 KHK**

This Plan, dated 4/13/2020, is:

☒ the *first* Chapter 13 plan filed in this case.

☐ a modified Plan that replaces the

☐ confirmed or ☐ unconfirmed Plan dated _____

Date and Time of Modified Plan Confirmation Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

1. Notices

To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.

(1) Richmond and Alexandria Divisions:

The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

(2) Norfolk and Newport News Divisions: a confirmation hearing will be held even if no objections have been filed.

(a) A scheduled confirmation hearing will not be convened when:

(1) an amended plan is filed prior to the scheduled confirmation hearing; or

(2) a consent resolution to an objection to confirmation anticipates the filing of an amended plan and the objecting party removes the scheduled confirmation hearing prior to 3:00 pm on the last business day before the confirmation hearing.

In addition, you may need to timely file a proof of claim in order to be paid under any plan.

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EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISION

Case No: 20-10872 KHK
Debtor(s): Shirley Ann Ginwright

Chapter 13 Plan

The following matters may be of particular importance.

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

A.	A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
B.	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
C.	Nonstandard provisions, set out in Part 12	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

2. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of **\$830.00 per month for 60 months.**

Other payments to the Trustee are as follows:

The total amount to be paid into the Plan is **\$49,800.00**.

3. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

- The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
- Check one box:
 - ☒ Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid **\$4,500.00**, balance due of the total fee of **\$5,000.00** concurrently with or prior to the payments to remaining creditors.
 - ☐ Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

Creditor	Type of Priority	Estimated Claim	Payment and Term
Internal Revenue Service	Taxes	\$0.00	/
Virginia Department of Taxation	Taxes	\$0.00	/

C. Claims under 11 U.S.C. § 507(a)(1)

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

Creditor	Type of Priority	Estimated Claim	Payment and Term
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4. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

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A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan. The following secured claims are to be "crammed down" to the following values:**

<u>Creditor / Collateral</u>	<u>Purchase Date</u>	<u>Est. Debt Bal.</u>	<u>Replacement Value</u>
Pinnacle Myrtle Beach timeshare	02/01/2017	\$5,626.00	\$1.00
Pinnacle Myrtle Beach timeshares -2	02/01/2017	\$4,218.00	\$0.00

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
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C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
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Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor / Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment and Est. Term</u>
Pinnacle Myrtle Beach timeshare	\$1.00	0.00%	Pro-Rata 8 months

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Pinnacle **\$0.00** **0.00%**
Myrtle Beach timeshares -2

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

5. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 100%. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 100%.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
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6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s) principal residence is a default under the terms of the plan.

<u>Creditor / Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
AmeriCredit/GM Financial 2019 GM Equinox	\$724.00	\$758.00	0.00%	8 months	Pro-Rata
Bank Of America, N.A. Stafford house - 2nd trust	\$69.00				
Department of Education/Nelnet					
Digital Federal Credit Union solar panels/Gunston	\$233.00				
Select Portfolio Servicing, Inc 11615 Gunston Road, Lorton, VA 22079	\$3,479.00				
Shellpoint Mortgage Servicing 1227 Thomas Jefferson 1st trust	\$1,097.00				
Specialized Loan Servicing/SLS 11615 Gunston Road, Lorton, VA 22079	\$402.00				
The Colonies of Williamsburg timeshare					

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- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor /</u> <u>Collateral</u>	<u>Regular</u> <u>Contract</u> <u>Payment</u>	<u>Estimated</u> <u>Arrearage</u>	<u>Interest Rate</u> <u>on Arrearage</u>	<u>Monthly Payment on</u> <u>Arrearage and Est. Term</u>
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- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor /</u> <u>Collateral</u>	<u>Interest</u> <u>Rate</u>	<u>Estimated</u> <u>Claim</u>	<u>Monthly Payment</u> <u>and Term</u>
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- 7. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
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- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly</u> <u>Payment</u> <u>for Arrears</u>	<u>Estimated</u> <u>Cure Period</u>
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- 8. Liens Which Debtor(s) Seek to Avoid.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor /</u> <u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
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- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor /</u> <u>Description of Collateral</u>	<u>Type of Lien</u>	<u>Basis for Avoidance</u>
Association Management 1227 Thomas Jefferson Place	Statutory Lien	Fair Debt Collection Act
Equityexperts.org 1227 Thomas Jefferson Place	Statutory Lien	Fair Debt Collection Act
Oxford Station Townhouse Association 1227 Thomas Jefferson	Judgment Lien	Fair Debt Collection Act

- 9. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive any payment from the Trustee.

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- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

10. Vesting of Property of the Estate. Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

11. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

12. Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 12 need not be completed or reproduced.

Dated: April 13, 2020

/s/ Shirley Ann Ginwright
Shirley Ann Ginwright, Debtor 1 (Required)

/s/ Barry Weintraub
Barry Weintraub, Debtor(s)' Attorney

Debtor 2 (Required)

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

UNITED STATES BANKRUPTCY COURT
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Exhibits: Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan Plan and Motions

Certificate of Service

I certify that on April 13, 2020, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Barry Weintraub

Barry Weintraub
Bar ID:24453
Barry Weintraub
Weintraub Law Office
32 Hayes St.
Stafford, VA 22556

(540) 658-9980

Label Matrix for local noticing

0422-1

Case 20-10872-KHK

Eastern District of Virginia

Alexandria

Mon Apr 13 18:18:55 EDT 2020

United States Bankruptcy Court

200 South Washington Street

Alexandria, VA 22314-5405

Americredit Financial Services, Inc. Dba GM

Dba GM Financial

P.O Box 183853

Arlington, TX 76096-3853

AT&T Bankruptcy

4331 Communications Dr Flr 4W

Dallas TX 75211-1300

Forethought Life Insurance Company

SHAPIRO & BROWN LLP

501 independence parkway

suite 203

chesapeake, va 23320-5174

AmeriCredit/GM Financial

Attn: Bankruptcy

PO Box 183853

Arlington, TX 76096-3853

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN

PO BOX 183853

ARLINGTON TX 76096-3853

Association Management

101 Sunningdale Dr

Stafford, VA 22556-4624

Bank of America

Attn: Bankruptcy NC4-105-02-77

PO Box 26012

Greensboro, NC 27420-6012

Bank of America Mortgage

c/o Bryan S. Fairman

ALDRIDGE PITE, LLP

4375 Jutland Drive, Suite 200

P.O. Box 17933

San Diego, CA 92177-7921

Barry Weintraub

32 Hayes St.

Stafford, VA 22556-8603

Best Egg/sst

Attn: Bankruptcy

4315 Pickett Rd

St Joseph, MO 64503-1600

Capital One

Attn: Bankruptcy

PO Box 30285

Salt Lake City, UT 84130-0285

Country Club Villas

SPM Resort, Inc.

PO Box 2489

Myrtle Beach, SC 29578-2489

Department of Education/Nelnet

Attn: Claims

PO Box 82505

Lincoln, NE 68501-2505

(p)DIGITAL FEDERAL CREDIT UNION

220 DONALD LYNCH BLVD

MARLBOROUGH MA 01752-4708

Enhanced Recovery Corp

Attn: Bankruptcy

8014 Bayberry Road

Jacksonville, FL 32256-7412

Equityexperts.org

2391 Pontiac Rd.

Auburn Hills, MI 48326-2462

Internal Revenue Service

Centralized Insolvency Operation

P. O. Box 7346

Philadelphia, PA 19101-7346

Mariner Finance, LLC

Attn: Bankruptcy

8211 Town Center Drive

Nottingham, MD 21236-5904

Oxford Station Townhouse Association

c/o Thomas Hodges

HLE Law Group

4870 Sadler Road, Suite 300

Glen Allen, VA 23060-6294

Pinnacle

Po Box 130848

Carlsbad, CA 92013-0848

Reg Fin 1213

979 West Bastesville Rd

Greer, SC 29650

Regional Management Corporation

979 Batesville Road Suite B

Greer, SC 29651-6819

Resurgent Capital Services as servicing agen

Best Egg

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

Select Portfolio Servicing, Inc

Attn: Bankruptcy

PO Box 65250

Salt Lake City, UT 84165-0250

Shellpoint Mortgage Servicing

Attn: Bankruptcy

PO Box 10826

Greenville, SC 29603-0826

Specialized Loan Servicing/SLS

Attn: Bankruptcy

PO Box 636005

Littleton, CO 80163-6005

Synch/PPC

Attn: Bankruptcy

PO Box 965060

Orlando, FL 32896-5060

The Colonies of Williamsburg

5380 Old Town Road

Williamsburg, VA. 23188-1922

Virginia Department of Taxation

P.O. Box 2156

Richmond, VA 23218-2156

Virginia Dept. of Taxation

c/o Taxing Authority Consulting Services

PO Box 1270

Midlothian, VA 23113-8270

John P. Fitzgerald, III

Office of the U.S. Trustee - Region 4

1725 Duke Street

Suite 650

Alexandria, VA 22314-3489

Shirley Ann Ginwright

11615 Gunston Rd

Lorton, VA 22079-4008

Thomas P. Gorman

341 Dial 866-630-6853 Code: 6786636

300 N. Washington St. Ste. 400

Alexandria, VA 22314-2550

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Americredit Financial Services, Inc.

Dba GM Financial

P.O Box 183853

Arlington, TX 76096

Digital Federal Credit Union

Attn: Bankruptcy

PO Box 9130

Marlborough, MA 01752

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)BANK OF AMERICA, N.A.

(u)Bank of America Mortgage

(u)timeshares

(d)Barry Weintraub

32 Hayes St.

Stafford, VA 22556-8603

End of Label Matrix

Mailable recipients 34

Bypassed recipients 4

Total 38

Fill in this information to identify your case:

Debtor 1	Shirley	Ann	Ginwright
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA		
Case number (if known)	20-10872 KHK		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Substitute Teacher	
Employer's name	Fairfax County Public Schools	
Employer's address	Gatehouse Administration Center Number Street 8115 Gatehouse Road	Number Street
	Falls Church VA 22042 City State Zip Code	City State Zip Code
How long employed there?	part time	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$200.00	
3. Estimate and list monthly overtime pay.	+ \$0.00	
4. Calculate gross income. Add line 2 + line 3.	\$200.00	

Debtor 1 **Shirley Ann Ginwright**

Case number (if known) **20-10872 KHK**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$200.00	
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$65.00	
5b. Mandatory contributions for retirement plans	5b. \$0.00	
5c. Voluntary contributions for retirement plans	5c. \$0.00	
5d. Required repayments of retirement fund loans	5d. \$0.00	
5e. Insurance	5e. \$0.00	
5f. Domestic support obligations	5f. \$0.00	
5g. Union dues	5g. \$0.00	
5h. Other deductions. Specify: _____	5h. + \$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$65.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$135.00	
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	
8b. Interest and dividends	8b. \$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	
8d. Unemployment compensation	8d. \$0.00	
8e. Social Security	8e. \$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	
8g. Pension or retirement income	8g. \$0.00	
8h. Other monthly income. Specify: See continuation sheet	8h. + \$10,105.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$10,105.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$10,240.00	\$10,240.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$10,240.00	\$10,240.00
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. None. <input type="checkbox"/> Yes. Explain: _____		Combined monthly income

Debtor 1 **Shirley Ann Ginwright**

Case number (if known) **20-10872 KHK**

	For Debtor 1	For Debtor 2 or non-filing spouse
8h. Other Monthly Income (details)		
<u>Pension</u>	<u>\$8,700.00</u>	<u></u>
<u>net profity on Stafford rental</u>	<u>\$1,375.00</u>	<u></u>
<u>Lyft income net</u>	<u>\$30.00</u>	<u></u>
Totals:	<div><u>\$10,105.00</u></div>	<div></div>

Fill in this information to identify your case:

Debtor 1 Shirley Ann Ginwright
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 20-10872 KHK
 (if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

- ☒ No
- ☐ Yes. Fill out this information for each dependent.....
- | Do not list Debtor 1 and Debtor 2. | Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you? |
|-------------------------------------|--|-----------------|-------------------------------|
| Do not state the dependents' names. | | | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes |
| | | | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes |
| | | | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes |
| | | | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes |

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

- 4. The rental or home ownership expenses for your residence.** 4. \$3,479.00
 Include first mortgage payments and any rent for the ground or lot.
- If not included in line 4:**
- 4a. Real estate taxes 4a.
- 4b. Property, homeowner's, or renter's insurance 4b.
- 4c. Home maintenance, repair, and upkeep expenses 4c.
- 4d. Homeowner's association or condominium dues 4d.

Debtor 1 **Shirley Ann Ginwright**

Case number (if known) **20-10872 KHK**

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$150.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$200.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$151.00</u>
6d. Other. Specify: <u>cell phones</u>	6d.	<u>\$29.00</u>
7. Food and housekeeping supplies	7.	<u>\$300.00</u>
8. Childcare and children's education costs	8.	_____
9. Clothing, laundry, and dry cleaning	9.	<u>\$100.00</u>
10. Personal care products and services	10.	<u>\$100.00</u>
11. Medical and dental expenses	11.	<u>\$100.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$275.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$150.00</u>
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	<u>\$400.00</u>
15c. Vehicle insurance	15c.	<u>\$350.00</u>
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>personal property tax</u>	16.	<u>\$30.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 Equinox	17a.	<u>\$724.00</u>
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: <u>Gunston 2nd Mortgage</u>	17c.	<u>\$402.00</u>
17d. Other. Specify: <u>Stafford 2nd Mortgage / solar panels</u>	17d.	<u>\$302.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____

Case number (if known) **20-10872 KHK**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a.	Mortgages on other property	20a.	<u>\$1,097.00</u>
20b.	Real estate taxes	20b.	<u> </u>
20c.	Property, homeowner's, or renter's insurance	20c.	<u> </u>
20d.	Maintenance, repair, and upkeep expenses	20d.	<u>\$110.00</u>
20e.	Homeowner's association or condominium dues	20e.	<u>\$35.00</u>

21. Other. Specify: _____ 21. + _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.		22a.	<u>\$8,484.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.		22b.	<u> </u>
22c. Add line 22a and 22b. The result is your monthly expenses.		22c.	<u>\$8,484.00</u>

23. Calculate your monthly net income.

23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	<u>\$10,240.00</u>
23b.	Copy your monthly expenses from line 22c above.	23b.	<u>\$8,484.00</u>
23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	<u>\$1,756.00</u>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

None.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division

In re: Shirley Ann Ginwright

20-10872 KHK
Case No. _____

Chapter 13

Debtor(s)

SPECIAL NOTICE TO SECURED CREDITOR

To: Pinnacle Country Club Villas Bankruptcy Department
~~SPM Resort, Inc.~~, Attn: _____
Name of creditor 1227 Thomas Jefferson Place
Fredericksburg, VA 22405

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☒ To value your collateral. ***See Section 4 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 8 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.***

The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: May 25, 2020
Date and time of confirmation hearing: June 1, 2020 @ 1:30 pm
Place of confirmation hearing: Judge Kindred's Courtroom, 200 S. Washington
Street, 3rd Floor, Courtroom III, Alexandria, VA.
Joyce Amos
Name(s) of debtor(s)

By: /s/ Barry Weintraub
Signature

- ☒ Debtor(s)' Attorney
☐ Pro se debtor

Barry Weintraub

Name of attorney for debtor(s)

32 Hayes St., Stafford, VA 22556

Address of attorney [or pro se debtor]

411office@gmail.com

Tel. # 540-658-9980

Fax # 888-403-9350

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

(☒) first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

(☐) certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this 13th day of April, 20 20.

/s/ Barry Weintraub

Signature of attorney for debtor(s)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division

In re: Shirley Ann Ginwright

20-10872 KHK
Case No. _____

Chapter 13

Debtor(s)

SPECIAL NOTICE TO SECURED CREDITOR

To: Association Management, Attn: Bankruptcy Department
Name of creditor 1227 Thomas Jefferson Place
Fredericksburg, VA 22405

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

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Joyce Amos
Name(s) of debtor(s)

By: /s/ Barry Weintraub
Signature

- ☒ Debtor(s)' Attorney
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Signature of attorney for debtor(s)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division

In re: Shirley Ann Ginwright

20-10872 KHK
Case No. _____

Chapter 13

Debtor(s)

SPECIAL NOTICE TO SECURED CREDITOR

To: Equityexperts.org, Attn: Bankruptcy Department
Name of creditor 1227 Thomas Jefferson Place
Fredericksburg, VA 22405

Description of collateral

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/s/ Barry Weintraub

Signature of attorney for debtor(s)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division

In re: Shirley Ann Ginwright

20-10872 KHK
Case No. _____

Chapter 13

Debtor(s)

SPECIAL NOTICE TO SECURED CREDITOR

Oxford Station Townhouse Association Bankruptcy Department
To: _____, Attn: _____
Name of creditor 1227 Thomas Jefferson Place
Fredericksburg, VA 22405

Description of collateral

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